

Terms and Conditions Governing the DBS Treasures Black Elite American Express Card Application Promotion ("Promotion")

1. The Promotion is from 1 October 2018 to 28 February 2019 ("**Promotion Period**").
2. To qualify for this Promotion ("**Qualified Cardmembers**"), customers must be within the first 1,000 applicants to apply for a Principal DBS Treasures Black Elite American Express Card ("**Card**") during the Promotion Period and fulfill the following qualifying criteria to receive the corresponding sign-up gift ("**Gift**").

Qualifying Criteria	a. applied for the Card; b. currently not holding or cancelled the Card within the last 12 months; and c. charge a minimum of S\$1500 to the Card per month for the first three consecutive months from the date of Card approval (" Qualifying Spend ").
Sign-up gift	10,000 miles to be awarded in 5000 DBS Points (" Gift ")

3. Qualifying Spend is based on posted local and foreign retail sales, posted recurring bill payment, posted 0% Interest Instalment Payment Plan monthly transactions, posted My Preferred Payment Plan monthly transactions, but excludes the following:
 - a. interest, finance charges, cash withdrawal, balance transfer, smart cash, AXS payments, SAM online bill payments, bill payments via internet banking and all fees charged by DBS;
 - b. payment or top-up of funds to payment service providers, prepaid accounts and any pre-paid accounts (including EZ-Link, NETS FlashPay and Transit Link);
 - c. payments to financial institutions (including banks and brokerages);
 - d. transactions related to betting (including casino levy payment, lottery tickets, casino gaming chips, offtrack betting, and wagers at race tracks);
 - e. any transaction that is subsequently cancelled, voided or reversed for any reason; and
 - f. any other transactions determined by DBS from time to time.
4. Supplementary Cardmembers are not eligible to participate in the Promotion. However, spend made on Supplementary Card can be considered towards the Qualifying Spend.
5. Limited to 1 Gift per Qualified Cardmember during the Promotion Period.
6. The Gift will be credited to the Card by the end of 150 days from the date of Card approval.
7. The Gift is non-exchangeable, non-transferrable and non-replaceable.
8. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
9. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.



Live more, Bank less

10. Customers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of their personal data by/to DBS and such other third party as DBS may reasonably consider necessary for the purpose of the Promotion, and confirm that they agree to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on www.dbs.com/privacy.